

Fill in this information to identify the case:

Debtor 1 Margarita Bustamante

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 19-22907

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: GSMPS MORTGAGE LOAN TRUST 2006-RP1,
MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-RP1, U.S. BANK NATIONAL
ASSOCIATION, AS TRUSTEE

Court claim no. (if known): 9

Last 4 digits of any number you use to
Identify the debtor's account: 2371

Date of payment change:

Must be at least 21 days after
date
of this notice

11/01/2020**New total payment**\$1,276.62

Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$432.61

New escrow payment: \$427.53

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Margarita Bustamante
First Name Middle Name Last Name

Case number (if known) 19-22907

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✕ /s/ Peter C. Bastianen
Signature

Date 10/01/2020

Print Peter C. Bastianen
First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street

Burr Ridge IL 60527
City State ZIP Code

Contact phone (630) 794-5300

Email ND-Four@il.cslegal.com

File #14-18-12053

The 'current escrow payment' in the attached Escrow Statement does not match the previously filed NOPC or POC as this escrow payment is based on the contractual due date. The current escrow payment included in this Notice of Payment Change is based on the previously filed court record. This will not have any impact on the borrower.

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on October 1, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on October 1, 2020.

Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road Suite 650, Lisle, IL 60532 by electronic notice through ECF

Margarita Bustamante , Debtor(s), 1970 Heather Drive, Aurora, IL 60506

David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Peter C. Bastianen

Berton J. Maley ARDC#6209399

Rachael A. Stokas ARDC#6276349

Peter C. Bastianen ARDC#6244346

Joel P. Fonferko ARDC#6276490

Brenda Ann Likavec ARDC#6330036

Terri M. Long ARDC#6196966

Codilis & Associates, P.C.

15W030 North Frontage Road, Suite 100

Burr Ridge, IL 60527

(630) 794-5300

File #14-18-12053

NOTE: This law firm is a debt collector.



PO Box 77404
Ewing, NJ 08628

PERSONAL INFORMATION REDACTED

JOSE T BUSTAMANTE
MARGARITA BUSTAMANTE
1970 HEATHER DR
AURORA IL 60506-1804

08/25/20
LOAN NO: [REDACTED]
<https://www.loanadministration.com>
Customer Service 855-839-6253

Page 1 of 2

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 03/01/19 consists of:	Principal & Interest (P & I)	\$849.09
	Escrow Deposit	\$425.79
Total Loan Payment		\$1,274.88

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	County Tax	\$4,085.22
	Hazard Ins	\$1,045.07

Annual Disbursements: \$5,130.29 One-Twelfth/Monthly Amount: \$427.53

ACCOUNT HISTORY

This section is the actual activity that occurred between 06/20 through 08/20. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
			Beginning Balance	-\$4,688.98
JUL 2020	425.79	0.00		-4,263.19
AUG 2020	0.00	2,042.61	R.E. TAX	-6,305.80
AUG 2020	0.00	1,045.07	HAZARD INS	-7,350.87

The following statement of activity in your escrow account from 09/20 through 10/20 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$1,274.88 and \$425.79 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$1,538.70	\$683.43
SEP 2020	432.61	432.61 E	1,106.09		E* HAZARD INS	865.22	1,116.04
OCT 2020	432.61	432.61 E			E	1,297.83	1,548.65

*** CONTINUED ON REVERSE SIDE ***

SURPLUS



Jose T Bustamante
Margarita Bustamante
1970 Heather Dr
Aurora IL 60506-1804

Loan Number: [REDACTED]
Surplus Amount: \$388.60

Due to the delinquent status of your account, however, we will retain your surplus.

**** CONTINUATION ****

NOV 2020	432.61	*			1,730.44
DEC 2020	432.61	*			2,163.05
JAN 2021	432.61	*			2,595.66
FEB 2021	432.61	*			3,028.27
MAR 2021	432.61	*			3,460.88
APR 2021	432.61	*			3,893.49
MAY 2021	432.61	*	2,042.61	* R.E. TAX	2,283.49
JUN 2021	432.61	*			2,716.10
JUL 2021	432.61	*			3,148.71
AUG 2021	432.61	*	2,042.61	* R.E. TAX	1,538.71

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$5,191.31. Under Federal Law, your lowest monthly balance should not have exceeded \$865.22, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$865.22.

Your actual lowest monthly balance was greater than \$865.22. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 11/20 through 10/21 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$1,548.65	\$1,282.52
NOV 2020	427.53			1,976.18	1,710.05
DEC 2020	427.53			2,403.71	2,137.58
JAN 2021	427.53			2,831.24	2,565.11
FEB 2021	427.53			3,258.77	2,992.64
MAR 2021	427.53			3,686.30	3,420.17
APR 2021	427.53			4,113.83	3,847.70
MAY 2021	427.53	2,042.61	R.E. TAX	2,498.75	2,232.62
JUN 2021	427.53			2,926.28	2,660.15
JUL 2021	427.53			3,353.81	3,087.68
AUG 2021	427.53	2,042.61	R.E. TAX	1,738.73	1,472.60
SEP 2021	427.53	1,045.07	HAZARD INS	1,121.19	855.06
OCT 2021	427.53			1,548.72	1,282.59

Your Projected Escrow Account Balance as of 10/31/20 is \$1,548.65. Your Required Beginning Escrow Balance according to this analysis should be \$1,282.52.

This means you have a Surplus of \$388.60. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. Due to the delinquent status of your account, however, we will retain your surplus.

Once during this period, your Required Escrow Account Balance should be reduced to \$855.06 as shown in September. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$849.09
	Escrow Deposit	\$427.53
New Loan Payment	Beginning on November 1, 2020	\$1,276.62

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

***** CONTINUED ON NEXT PAGE *****

Insurance Renewal/Changing Insurance Companies: Upload proof of insurance coverage at www.MyCoverageInfo.com using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-839-6253.